Top Deposit Takers Among Commercial Banks*

In Selected Deposit Categories, as of December 31, 1983
(Branch and Employee Data Included)

Compiled by American Banker 1984

Rank 12/31/83		Total Deposits	NOW Accounts	MMDAs	Super NOWs	IRAs	Branches	Employees
	Pennsylvania cont.							
83	American Bank & Trust Co., Reading	2,385,768,000	88,557,000	556,520,000	13,032,000	62,555,000	83	1,867
101	Continental Bank, Norristown	2,082,090,000	63,651,000	573,365,000	5,149,000	73,539,000	62	1,796
119	Hamilton Bank, Lancaster	1,810,772,000	83,882,000	311,004,000	6,994,000	73,761,000	67	1,471
140	Industrial Valley Bank & Trust Co., Philadelphia	1,559,509,000	36,760,000	317,588,000	0	17,391,000	45	1,618
144	Union National Bank, Pittsburgh	1,510,344,000	81,732,000	430,301,000	0	18,989,000	54	1,658
170	Dauphin Deposit Bank & Trust Co., Harrisburg	1,257,521,166	88,353,000	198,811,000	10,383,000	40,831,000	49	1,042
194	Northeastern Bank of Pennsylvania, Wilkes-Barre	1,091,168,127	53,753,000	208,356,000	1,726,000	21,186,000	27	833
204	Commonwealth National Bank, Harrisburg	998,974,000	63,979,000	161,625,000	27,076,000	22,063,000	47	1,084
207	First National Bank, Allentown	988,799,000	41,091,000	138,428,000	37,508,000	41,765,000	27	840
245	First Eastern Bank NA, Wilkes-Barre	843,852,000	34,315,000	131,412,000	3,507,000	20,474,000	33	860
261	Marine Bank, Warren	790,855,000	50,986,000	N.A.	5,836,000	23,436,000	N.A.	670
265	Southeast National Bank of Pennsylvania, Malvern	785,371,590	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
271	Central Penn National Bank, Philadelphia	768,303,000	20,647,000	161,761,000	1,050,000	23,586,000	34	N.A.
276	First Seneca Bank, Butler	742,741,000	46,127,000	204,694,000	4,112,000	12,753,000	50	634
300	Merchants National Bank, Allentown	690,183,692	20,882,000	104,944,000	19,059,000	22,755,000	28	576
	PUERTO RICO							
88	Banco Popular de Puerto Rico, San Juan	2,347,449,307	1,971,323	10,646,606	9,460,148	129,004	121	3,846
157	Banco de Ponce	1,403,426,593	6,671,000	80,095,000	138,962,000	2,485,000	47	1,842
241	Banco de Santander-Puerto Rico, Hato Rey	847,820,673	1,064,000	5,993,000	3,103,000	0	19	509
250	Banco Central Corp., Hato Rey	809,945,350	1,731,537	15,711,818	4,370,675	0	17	N.A.
	RHODE ISLAND							
58	Fleet National Bank, Providence	3,542,902,000	67,961,000	419,609,000	34,101,000	75,842,000	47	2,071
152	Rhode Island Hospital Trust National Bank, Providence	1,445,340,000	43,463,000	N.A.	50,301,000	56,541,000	N.A.	1,638
154	Old Stone Bank, Providence	1,427,826,000	18,231,000	232,920,000	18,922,000	50,163,000	27	1,181
	SOUTH CAROLINA							
127	Citizens & Southern National Bank, Charleston	1,674,454,771	136,144,933	418,387,362	29,108,252	34,769,473	125	2,278
134	South Carolina National Bank, Columbia	1,625,252,000	114,819,000	255,943,000	27,909,000	32,243,000	139	2,474
161	First National Bank of South Carolina, Columbia	1,340,844,030	108,669,027	177,531,406	60,399,756	29,327,665	101	1,767
171	Bankers Trust of South Carolina, Columbia	1,256,581,613	82,243,000	246,982,000	11,583,000	23,104,000	110	2,034
273	Southern Bank & Trust Co., Greenville	766,389,000	58,858,000	200,850,000	5,105,000	16,124,000	89	1,197
	SOUTH DAKOTA							
96	Citibank (South Dakota) NA, Sioux Falls	2,191,285,000	0	286,615,000	4,641,000	102,000	0	1,200
219	First Bank of South Dakota NA, Sioux Falls	966,456,000	64,279,000	117,536,000	30,760,000	23,832,000	24	654
	TENNESSEE							
136	First Tennessee Bank NA, Memphis	1,573,713,000	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
151	Third National Bank, Nashville	1,453,095,000	48,091,000	174,006,000	40,830,000	39,908,000	32	1,415
159	First American National Bank, Nashville	1,350,785,000	43,932,000	134,735,000	59,970,000	30,464,000	25	1,323
162	Union Planters National Bank , Memphis	1,314,593,000	37,325,000	204,732,000	126,159,000	20,064,000	58	1,815
183	Commerce Union Bank, Nashville	1,163,309,359	47,183,000	128,705,000	48,963,000	27,442,000	28	1,263
259	National Bank of Commerce, Memphis	791,530,000	28,509,000	145,280,000	44,161,000	8,774,000	18	722
296	American National Bank & Trust Co., Chattanooga	699,916,000	34,009,000	95,456,000	26,377,000	18,012,000	24	839
	TEXAS							
19	RepublicBank Dallas NA	8,754,883,000	74,828,000	N.A.	54,378,000	43,524,000	N.A.	4,586
20	First City National Bank, Houston	7,974,072,000	92,809,000	157,988,000	36,437,000	16,178,000	3	2,600
22	InterFirst Bank Dallas NA	7,577,289,000	84,597,000	170,890,000	52,188,000	8,110,000	3	1,899
28	Texas Commerce Bank NA, Houston	6,243,431,000	50,830,000	209,958,000	60,836,000	7,324,000	2	2,521
51	Mercantile National Bank, Dallas	3,922,482,000	55,526,000	172,571,000	4,202,000	14,061,000	1	1,623
71	Bank of the Southwest NA, Houston	2,802,577,000	55,333,000	90,985,000	37,702,000	9,654,000	2	838
85	Allied Bank of Texas , Houston	2,376,695,000	14,312,000	115,752,000	11,941,000	8,326,000	0	785
124	Texas American Bank/Fort Worth NA	1,708,256,000	49,551,000	134,876,000	17,358,000	26,988,000	1	725
143	RepublicBank Houston NA	1,527,497,000	25,186,000	N.A.	12,318,000	3,123,000	N.A.	835
165	Frost National Bank, San Antonio	1,296,767,322	69,494,000	N.A.	22,011,000	4,754,000	0	1,233
190	InterFirst Bank Austin NA	1,100,938,000	40,370,000	221,010,000	49,951,000	6,925,000	0	518
191	InterFirst Bank Houston NA	1,100,666,000	10,689,000	33,515,000	7,885,000	1,986,000	1	525
197	InterFirst Bank Fort Worth NA	1,083,109,000	39,704,000	49,796,000	40,346,000	20,949,000	1	638
231	National Bank of Commerce, San Antonio	888,125,000	46,976,689	109,837,583	3,750,950	4,132,124	0	742
236	BancTexas Dallas NA	865,237,000	8,203,000	35,187,000	4,348,000	1,547,000	1	272
239	Capital Bank NA, Houston	861,036,000	5,704,000	62,295,000	7,762,000	650,000	1	409
253	First National Bank, Amarillo	806,596,000	1,681,000	80,013,000	50,945,000	26,179,000	0	502
258	Texas Commerce Bank-Austin NA	791,673,447	28,388,694	121,648,627	30,669,013	4,789,527	0	520
272	First City Bank, Dallas	768,143,000	15,265,000	31,707,000	2,944,000	2,825,000	1	466
275	Laredo National Bank , Laredo	744,400,130	23,139,000	66,170,000	18,544,000	784,000	0	350
280	State National Bank, El Paso	729,045,768	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
284	RepublicBank First National Midland	724,035,993	0	210,197,000	108,431,000	9,844,000	0	698
	UTAH							
103	First Security Bank of Utah NA, Ogden	2,066,028,000	135,574,000	212,845,000	47,390,000	41,649,000	83	2,438
139	Zions First National Bank, Salt Lake City	1,564,730,000	75,107,000	290,683,000	6,117,000	26,620,000	64	1,219
285	First Interstate Bank of Utah NA, Salt Lake City	724,023,000	53,613,000	103,794,000	21,228,000	11,374,000	38	790
	VIRGINIA							
32	Sovran Bank NA , Richmond	5,576,104,000	366,000,000	N.A.	123,913,000	178,958,000	283	7,636
46	United Virginia Bank, Richmond	4,161,072,000	329,617,000	394,369,000	103,880,000	112,815,000	193	4,997
66	Bank of Virginia, Richmond	3,032,889,000	154,673,000	369,864,000	31,234,000	85,945,000	124	2,876
141	First American Bank of Virginia, McLean	1,559,112,000	96,250,000	258,096,000	35,776,000	22,888,000	90	1,431
155	Dominion Bank NA, Roanoke	1,409,270,000	90,489,000	172,402,000	7,629,000	64,704,000	40	819
168	Central Fidelity Bank NA, Richmond	1,286,787,000	97,294,000	170,395,000	864,907	37,197,000	92	1,499
222	First Virginia Bank, Falls Church	960,554,000	131,607,000	109,144,000	46,624,000	20,998,000	73	1,366
278	Central Fidelity Bank NA, Lynchburg	731,836,000	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	WASHINGTON							
27	Seattle-First National Bank, Seattle	6,311,056,000	343,694,000	N.A.	10,973,000	76,326,000	N.A.	6,659
33	Rainier National Bank, Seattle	4,811,956,000	315,022,000	578,588,000	1,503,000	50,772,000	149	4,646
97	First Interstate Bank of Washington NA, Seattle	2,176,549,449	116,235,000	411,826,000	889,000	34,873,000	94	1,973
122	Peoples National Bank, Seattle	1,745,364,000	153,714,000	320,046,000	4,483,000	69,139,000	91	2,013
178	Old National Bank, Spokane	1,198,126,000	138,600,000	191,263,000	3,429,000	31,513,000	75	1,419
202	Puget Sound National Bank, Tacoma	1,036,110,410	54,913,000	230,660,000	7,477,000	23,583,000	54	1,354
	WISCONSIN							
81	First Wisconsin National Bank, Milwaukee	2,485,557,000	87,467,000	168,746,000	23,738,000	41,202,000	17	2,947
223	Marine Bank NA , Milwaukee	959,959,000	30,854,000	101,996,000	10,879,000	29,041,000	10	722
242	M & I Marshall & Ilsley Bank, Milwaukee	845,575,000	25,571,000	73,505,000	10,509,000	32,068,000	3	1,518

* A breakdown of deposit accounts for the top 300 commercial banks in deposits on 12/31/83. NOW accounts — Negotiable Order of Withdrawal accounts, including savings deposits authorized for automatic transfer, but excluding Super NOWs. MMDA's — Money Market Deposit Accounts introduced in December 1982. Super NOWs — NOW accounts introduced in January 1983. IRAs — Individual Retirement Accounts, plus Keough Plan Accounts. (b) — For MMDAs, average deposits for the year were used. (c) — Comerica Bank-Detroit acquired Bank of the Commonwealth on Jan. 1, 1984. N.A. — Not available.

Top Deposit Takers Among Thrifts In Selected Deposit Categories*

Selected Deposit Breakdowns, as of December 31, 1983

Compiled by American Banker 1984

Rank 12/31/83		Total Deposits	1983 Net Income	NOW Accounts	MMDAs	Super NOWs	IRAs
	ALABAMA						
148	First Southern Fed. Savings & Loan Assn., Mobile	1,009,145,715	(2,902,245)	41,269,485	86,282,192	0	49,190,745
249	City Federal Savings & Loan Assn., Birmingham	636,708,158	(5,210,834)	16,180,181	31,729,117	165,081	39,990,067
	ARIZONA						
47	Western Savings & Loan Assn., Phoenix	2,279,680,997	32,860,687	58,599,679	359,054,779	559,047	41,054,698
56	First Federal Savings & Loan Assn., Phoenix	2,005,268,000	N.A.	N.A.	N.A.	N.A.	N.A.
138	Southwest Savings & Loan Assn., Phoenix	1,073,681,483	617,899	13,727,000	130,295,506	60,090,113	21,435,267
194	Pima Savings & Loan Assn., Tucson	789,635,152	10,013,296	21,271,000	201,867,000	3,878,000	0
242	Home Federal Savings & Loan Assn., Tucson	664,497,000	7,675,000	36,031,000	107,020,000	N.A.	22,993,000
294	Security Savings & Loan Assn., Phoenix	553,295,709	N.A.	12,392,322	70,338,559	5,358,116	11,404,305
	ARKANSAS						
109	First Federal Savings of Arkansas, FA, Little Rock	1,239,846,000	20,029,000	24,451,000	568,000	206,841,000	30,795,000
161	First South Federal Savings & Loan Assn., Pine Bluff	922,857,631	N.A.	13,507,927	121,594,230	15,468,266	25,764,078
229	Savers Fed. Savings & Loan Assn., Little Rock	689,928,199	3,832,768	13,281,691	109,757,138	1,264,960	27,955,316
	CALIFORNIA						
1	American Savings & Loan Assn., Stockton	18,261,705,000	172,333,000	83,326,000	1,815,477,000	110,583,000	269,411,000
2	Home Savings of America, FA, Los Angeles	15,566,373,000	104,238,000	249,062,000	3,891,593,000	93,400,000	N.A.
3	Great Western Savings, FS&LA, Beverly Hills	13,541,806,000	76,536,000	N.A.	N.A.	N.A.	N.A.
4	California Fed. Savings & Loan Assn., Los Angeles	11,060,311,000	80,474,000	N.A.	N.A.	N.A.	N.A.
7	Glendale Federal Savings & Loan Assn.	7,512,400,000	29,691,000	136,533,000	1,676,363,000	110,605,000	85,190,000
11	First Nationwide Savings, FS&LA, San Francisco	5,851,131,205	15,011,432	86,746,898	1,246,888,968	120,411,294	285,010,867
12	World Savings, FS&LA, Oakland	5,766,660,588	78,825,295	135,218,772	1,434,754,983	91,418,733	340,654,029
14	Home Fed. Savings & Loan Assn. of San Diego	5,091,182,359	N.A.	109,475,341	910,870,041	36,114,442	248,631,998
20	Coast Federal Savings of America, FS&LA, Los Angeles	4,110,635,293	N.A.	45,854,524	736,662,521	86,851,749	184,883,851
22	Imperial Savings, FS&LA, San Diego	3,940,804,349	N.A.	N.A.	N.A.	N.A.	N.A.
23	Sears Savings Bank, Los Angeles	3,801,545,000	N.A.	64,477,000	564,315,000	140,379,000	188,901,000
24	Gibraltar Savings, Beverly Hills	3,691,665,052	32,857,330	40,444,225	909,352,014	102,177,348	184,333,000
26	Great American Federal Savings Bank, San Diego	3,558,989,423	27,900,291	77,841,312	763,976,781	100,643,704	63,388,129
45	Columbia Savings & Loan Assn., Beverly Hills	2,366,110,404	40,447,686	8,892,515	221,071,208	19,966,082	18,361,249
51	Citicorp Savings, FS&LA, San Francisco	2,093,438,025	6,759,709	10,479,941	421,708,243	29,355,216	66,832,096
63	Santa Barbara Savings & Loan Assn.	1,823,905,000	N.A.	N.A.	N.A.	N.A.	N.A.
64	Central Savings & Loan Assn., San Diego	1,819,519,000	N.A.	N.A.	N.A.	N.A.	N.A.
65	Valley Federal S & L Assn., Van Nuys	1,787,267,000	1,640,000	32,467,000	N.A.	N.A.	N.A.
78	Downey Savings & Loan Assn., Costa Mesa	1,557,382,114	N.A.	67,577,906	417,170,498	36,168,443	72,208,069
80	Fidelity Federal S & L Assn., Glendale	1,540,572,708	8,810,531	19,301,748	418,662,622	65,078,079	58,111,420
85	Beverly Hills Savings & Loan Assn.	1,487,956,000	N.A.	N.A.	N.A.	N.A.	N.A.
87	Guarantee Savings, FS&LA, Fresno	1,470,768,047	794,392	36,511,458	194,533,088	3,069,145	97,048,040
100	Mercury Savings, FS&LA, Huntington Beach	1,297,508,000	N.A.	N.A.	N.A.	N.A.	N.A.
117	Far West Savings & Loan Assn., Newport Beach	1,179,000,000	N.A.	N.A.	N.A.	N.A.	N.A.
118	San Francisco Federal Savings & Loan Assn.	1,178,852,000	N.A.	N.A.	N.A.	N.A.	N.A.
131	Pacific Fed. Savings & Loan Assn., Costa Mesa	1,115,469,157	N.A.	N.A.	N.A.	N.A.	N.A.
137	Eureka Federal Savings & Loan Assn., San Carlos	1,079,523,000	N.A.	N.A.	N.A.	N.A.	N.A.
139	Bay View Fed. Savings & Loan Assn., San Mateo	1,063,844,248	(5,507,299)	N.A.	N.A.	N.A.	N.A.
145	Southern California Savings, FS&LA, Beverly Hills	1,028,917,000	N.A.	N.A.	N.A.	N.A.	N.A.
163	Sacramento Savings & Loan Assn.	917,052,122	1,200,400	30,791,002	203,372,244	12,254,762	25,806,287
169	Bell Savings & Loan Assn., San Mateo	883,276,000	N.A.	N.A.	N.A.	N.A.	N.A.
188	Pomona First Fed. Savings & Loan Assn.	818,510,254	N.A.	N.A.	N.A.	N.A.	N.A.
190	Lincoln Savings & Loan Assn., Monterey Park	803,280,207	N.A.	24,846,291	125,865,396	N.A.	22,255,773
201	Homestead Savings, FS&LA, San Francisco	761,238,000	21,172,000	19,562,238	83,276,717	11,093,677	22,531,056
231	Western Fed. Savings & Loan Assn., Los Angeles	683,760,000	N.A.	N.A.	N.A.	N.A.	N.A.
261	Union Fed. Savings & Loan Assn., Los Angeles	617,879,154	N.A.	N.A.	N.A.	N.A.	N.A.
297	San Marino Savings & Loan Assn.	552,608,000	N.A.	N.A.	N.A.	N.A.	N.A.
	COLORADO						
77	Western Federal Savings & Loan Assn., Denver	1,558,949,541	N.A.	38,302,783	371,811,766	9,838,488	93,318,782
99	Columbia Savings, FS&LA, Denver	1,302,946,380	353,530	31,128,434	196,175,563	0	44,747,701
122	Empire Savings Building & Loan Assn., Denver	1,158,705,244	5,584,282	31,495,007	140,897,370	25,689,587	33,075,260
199	Midland Federal Savings & Loan Assn., Denver	768,852,000	N.A.	16,778,000	127,600,000	2,670,000	69,913,000
291	Capitol Federal Savings & Loan Assn., Aurora	562,715,041	1,237,445	32,025,336	122,495,287	5,202,974	29,603,464
	CONNECTICUT						
29	People's Savings Bank-Bridgeport	3,179,369,868	30,443,203	15,102,722	782,174,003	6,961,487	147,366,873
33	Northeast Savings, FA, Hartford	2,933,531,000	N.A.	N.A.	N.A.	N.A.	N.A.
60	Society for Savings, Hartford	1,897,021,000	9,059,000	19,142,000	356,508,000	6,518,000	87,135,000
172	Connecticut Savings Bank, New Haven	863,075,317	4,265,284	16,480,456	136,219,493	1,075,716	40,569,007
173	New Haven Savings Bank	860,232,289	6,417,344	25,167,897	165,933,615	2,460,536	32,002,361
185	Banking Center, Waterbury	823,590,113	3,261,572	1,434,291	148,306,266	1,881,429	38,028,168
202	First Federal Bank of Connecticut, New Haven	757,001,834	5,205,377	25,568,986	168,955,382	711,909	30,323,264
237	Mechanics & Farmers Savings Bank, Bridgeport	671,456,835	5,344,000	15,055,000	157,026,000	807,000	23,112,000
279	American Savings Bank, New Britain	586,577,801	2,429,690	5,004,165	90,636,425	1,054,366	35,067,617
	DELAWARE						
177	Wilmington Savings Fund Society FSB	839,950,000	(2,120,000)	2,499,000	115,317,000	1,382,000	23,352,000
	DISTRICT OF COLUMBIA						
196	Columbia First Federal S & L Assn., Washington, D.C.	785,173,543	(2,685,837)	0	147,054,302	11,982,599	53,848,889
200	National Permanent Bank, FSB, Washington, D.C.	761,848,352	N.A.	0	129,013,261	13,570,754	56,039,977
259	Washington Federal S & L Assn., Washington, D.C.	618,398,114	1,334,112	3,733,549	124,657,731	6,347,318	63,136,488
	FLORIDA						
30	AmeriFirst Federal Savings & Loan Assn., Miami	3,114,138,560	(2,206,834)	46,934,435	411,055,036	174,522,356	181,328,000
40	Florida Federal Savings & Loan Assn., St. Petersburg	2,753,224,679	9,707,277	80,149,000	395,362,000	39,052,000	131,540,476
42	American Savings & Loan Assn. of Florida, Miami	2,529,184,000	15,924,000	76,194,000	432,438,000	10,995,000	27,406,000
49	Coral Gables Federal Savings & Loan Assn.	2,159,699,874	N.A.	18,232,883	344,778,532	73,019,377	87,366,000
58	Dade Savings & Loan Assn., Miami	1,970,378,000	N.A.	N.A.	N.A.	N.A.	N.A.
82	Pioneer Federal Savings & Loan Assn., Clearwater	1,513,512,000	N.A.	N.A.	N.A.	N.A.	N.A.
88	Freedom Savings & Loan Assn., Tampa	1,457,824,847	(20,864,968)	176,158,637	184,343,741	17,259,798	31,879,376
89	New Biscayne Federal Savings & Loan Assn., Miami	1,449,342,000	N.A.	N.A.	N.A.	N.A.	N.A.
95	Atlantic Federal S & L Assn., Fort Lauderdale	1,387,224,000	N.A.	N.A.	N.A.	N.A.	N.A.
105	Fortune Federal Savings & Loan Assn., Clearwater	1,284,609,841	N.A.	32,377,048	171,492,296	4,628,120	5,286,823
107	Chase Federal Savings & Loan Assn., Miami	1,278,524,643	N.A.	17,082,210	213,525,296	272,917	21,069,703
111	United First Fed. Savings & Loan Assn., Sarasota	1,217,099,349	N.A.	30,616,000	147,773,000	62,227,000	34,536,000

* A breakdown of deposit accounts for the top 300 thrifts in deposits on 12/31/83. NOW accounts — Negotiable Order of Withdrawal accounts, excluding Super NOWs. MMDA's — Money Market Deposit Accounts introduced in December 1982. Super NOWs — NOW accounts introduced in January 1983. IRAs — Individual Retirement Accounts, plus Keough Plan Accounts. () indicates loss. N.A. — Not available.

Top Deposit Takers Among Thrifts In Selected Deposit Categories*

Selected Deposit Breakdowns, as of December 31, 1983

Compiled by American Banker 1984

Rank 12/31/83		Total Deposits	1983 Net Income	NOW Accounts	MMDAs	Super NOWs	IRAs
	Florida cont.						
114	Home Federal Bank of Florida FSB, St. Petersburg	1,206,493,994	720,877	35,438,936	218,264,000	6,601,000	N.A.
115	Citizens Federal Savings & Loan Assn., Miami	1,191,470,786	4,051,708	30,809,058	178,356,942	35,536,427	2,970,758
119	Financial Fed. Savings & Loan Assn., Miami Beach	1,177,739,976	(5,772,737)	26,089,000	170,321,000	2,586,000	19,518,000
141	Hollywood Federal Savings & Loan Assn.	1,052,366,393	N.A.	35,536,268	135,158,168	44,673,600	48,567,371
142	Security First Fed. S & L Assn., Daytona Beach	1,050,228,201	N.A.	36,929,830	174,038,122	5,088,683	41,688,017
155	Coast Federal Savings & Loan Assn., Sarasota	976,748,306	N.A.	2,024,684	220,553,679	55,669,604	11,332,110
162	Flagler Federal Savings & Loan Assn., Miami	919,567,000	N.A.	N.A.	N.A.	N.A.	N.A.
167	First City Federal S & L Assn., Bradenton	890,635,513	2,419,667	25,187,319	163,321,161	N.A.	14,108,757
175	The First, F.A., Orlando	854,741,001	5,108,172	26,125,515	166,285,666	4,532,901	43,165,326
180	First Federal Savings & Loan Assn., Jacksonville	835,549,645	2,903,640	12,545,413	384,611,419	3,853,572	45,206,598
207	Naples Federal Savings & Loan Assn.	745,142,000	5,357,000	23,037,000	143,837,000	21,603,000	29,501,000
211	Sunrise Savings & Loan Assn., Boynton Beach	737,737,000	N.A.	N.A.	N.A.	N.A.	N.A.
238	Home Federal Savings Association of Florida, Hollywood	669,782,675	7,162,635	1,416,799	151,032,931	14,861,510	9,800,000
252	Ensign Bank FSB, Hialeah	632,976,952	N.A.	13,242,267	110,628,910	6,808,950	15,715,495
268	First Federal S & L Assn., West Palm Beach	606,176,958	14,376,610	6,484,453	102,281,750	30,925,832	18,834,618
271	First Federal Savings & Loan Assn., Lake Worth	601,237,739	N.A.	N.A.	N.A.	N.A.	N.A.
278	Harbor Federal Savings & Loan Assn., Fort Pierce	587,801,307	6,302,497	1,395,241	115,064,585	3,309,452	14,911,432
	GEORGIA						
53	Georgia Federal Bank, FSB, Atlanta	2,083,793,991	(18,558,297)	79,721,881	224,954,239	9,254,000	102,136,569
75	Fulton Federal Savings & Loan Assn., Atlanta	1,626,268,003	N.A.	44,599,262	217,407,857	0	45,384,342
93	Decatur Federal Savings & Loan Assn.	1,405,000,140	(8,016,914)	42,753,064	202,922,099	4,087,046	111,060,225
219	Great Southern Federal Savings Bank, Savannah	720,170,516	N.A.	N.A.	N.A.	N.A.	N.A.
	HAWAII						
120	Honolulu Federal Savings & Loan Assn.	1,167,515,573	1,405,948	39,520,700	157,461,470	24,826,089	82,960,662
	ILLINOIS						
16	Talman Home Federal Savings & Loan Assn., Chicago	5,068,237,000	2,152,000	72,354,000	739,930,000	5,303,000	128,585,000
27	First Federal Savings & Loan Assn., Chicago	3,285,759,000	N.A.	N.A.	N.A.	N.A.	N.A.
71	St. Paul Federal Savings & Loan Assn., Chicago	1,673,667,154	6 156,909	35,213,531	291,195,815	16,661,644	104,417,646
79	Bell Federal Savings & Loan Assn., Chicago	1,556,961,533	N.A.	4,550,299	316,131,940	20,962,697	93,089,995
129	Bloomington Federal Savings & Loan Assn	1,120,898,006	N.A.	N.A.	N.A.	N.A.	N.A.
147	American Savings Assn., Springfield	1,015,958,000	N.A.	N.A.	N.A.	N.A.	N.A.
152	Pathway Financial, FA, Chicago	988,689,778	10,932,045	28,555,685	165,173,193	1,946,261	N.A.
157	Lyons Savings & Loan Assn., Stickney	967,646,000	N.A.	N.A.	N.A.	N.A.	N.A.
166	Cragin Federal Savings & Loan Assn., Chicago	902,121,456	9,408,719	N.A.	N.A.	N.A.	N.A.
184	Horizon Federal Savings Bank, Wilmette	826,269,000	N.A.	N.A.	N.A.	N.A.	N.A.
198	Great American Federal S & L Assn., Oak Park	769,910,565	N.A.	23,585,965	161,115,885	433,727	32,122,854
244	Mid America Federal Savings & Loan Assn., Cicero	658,818,393	1,347,456	8,788,641	102,716,928	16,069,005	51,273,498
246	United Savings of America, FS&LA, Chicago	652,342,699	1,874,241	22,027,603	72,464,940	16,962,235	17,744,000
267	Standard Federal Savings & Loan Assn., Chicago	608,885,000	N.A.	N.A.	N.A.	N.A.	N.A.
282	Skokie Federal Savings & Loan Assn.	585,994,579	7,118,180	11,405,959	84,553,211	2,648,278	12,614,140
283	Uptown Federal Savings & Loan Assn., Chicago	583,992,000	N.A.	N.A.	N.A.	N.A.	N.A.
292	Land of Lincoln Savings & Loan Assn., Berwyn	555,921,666	1,115,130	16,443,326	89,821,678	3,720,975	31,756,094
	IOWA						
193	American Fed. S & L Assn of Central Iowa, Des Moines	791,919,513	1,527,206	21,658,763	133,401,316	633,941	55,930,298
272	United Federal Savings Bank of Iowa, Des Moines	600,509,706	N.A.	16,840,103	67,548,544	5,941,661	26,044,000
	KANSAS						
70	Capitol Federal Savings & Loan Assn., Topeka	1,688,762,806	8,894,664	0	379,461,400	74,797,656	22,875,707
263	Mid Kansas Federal Savings & Loan Assn., Wichita	615,286,640	860,209	16,553,531	167,337,872	6,853,714	44,527,916
	KENTUCKY						
203	Great Financial Federal S & L Assn., Louisville	755,289,770	5,655,265	15,652,557	125,697,353	456,391	17,847,362
206	Cumberland Federal Savings & Loan Assn., Louisville	746,443,941	(8,440,190)	10,122,025	114,103,553	9,968,895	39,994,807
	LOUISIANA						
209	Pelican Homestead & Savings Assn., Metairie	738,906,426	1,053,391	16,247,452	163,491,056	7,312,146	42,024,291
262	First Financial Bank, FSB, New Orleans	615,839,614	(1,707,616)	8,133,360	126,032,196	15,250,679	13,830,915
270	Dixie Savings & Loan Assn., New Orleans	602,286,000	11,148,000	5,946,000	127,877,000	N.A.	17,214,000
	MAINE						
216	Maine Savings Bank, Portland	722,139,026	4,908,809	20,295,346	195;242,955	162,996	26,687,633
	MARYLAND						
116	Savings Bank of Baltimore	1,185,530,000	6,176,000	7,917,000	183,641,000	0	40,614,000
124	Baltimore Federal Savings & Loan Assn.	1,140,734,150	2,607,514	35,283,425	193,149,148	9,389,384	102,397,614
144	Loyola Federal Savings & Loan Assn., Baltimore	1,040,077,760	(5,676,246)	9,375,454	155,717,413	0	19,250,010
205	Standard Federal Savings & Loan Assn., Gaithersburg	748,350,878	5,027,512	289,995,222	63,336,747	N.A.	21,937,380
217	Provident Bank of Maryland, Baltimore	722,137,970	5,889,002	N.A.	N.A.	N.A.	N.A.
	MASSACHUSETTS						
126	Mutual Bank FSB, Boston	1,135,722,000	N.A.	52,067,000	289,991,000	20,242,000	69,656,000
143	Boston Five Cents Savings Bank FSB	1,048,129,637	N.A.	0	204,255,179	62,622,010	31,796,819
153	Neworld Bank for Savings, Boston	985,631,019	N.A.	27,113,964	256,219,999	4,037,539	21,420,644
189	Provident Institution for Savings, Boston	815,933,000	(4,613,000)	N.A.	N.A.	N.A.	N.A.
257	Springfield Institution for Savings	625,256,000	5,472,000	13,574,000	70,994,000	723,000	27,048,000
265	South Boston Savings Bank, Boston	610,952,000	4,607,000	18,575,000	253,112,000	N.A.	17,164,000
287	Eastern Savings Bank, Lynn	572,814,000	2,422,000	32,737,000	125,577,000	N.A.	23,364,000
288	Union Warren Savings Bank, Boston	566,279,000	N.A.	N.A.	161,756,000	17,967,000	17,882,000
290	Worcester County Institution for Savings, Worcester	563,365,735	N.A.	N.A.	N.A.	N.A.	N.A.
	MICHIGAN						
10	Empire of America FSA, Southfield	5,872,539,732	52,018,425	118,575,709	1,008,321,815	399,579,547	100,215,243
19	First Federal of Michigan, Detroit	4,580,366,000	28,206,000	74,305,000	426,703,000	16,998,000	172,480,000
21	Standard Federal Savings & Loan Assn., Troy	4,000,353,081	55,742,679	53,163,498	592,836,854	14,766,492	147,046,134
92	Great Lakes Federal S & L Assn., Ann Arbor	1,406,763,257	4,516,373	10,299,759	178,447,154	28,800,201	56,445,629
181	Detroit & Northern Savings & Loan Assn., Hancock	835,367,000	22,749,000	11,112,000	108,413,000	0	36,631,000
240	First Federal Savings Bank & Trust, Pontiac	666,987,475	230,662	12,983,804	88,109,364	3,519,433	21,266,637

* A breakdown of deposit accounts for the top 300 thrifts in deposits on 12/31/83. NOW accounts — Negotiable Order of Withdrawal accounts, excluding Super NOWs. MMDA's — Money Market Deposit Accounts introduced in December 1982. Super NOWs — NOW accounts introduced in January 1983. IRAs — Individual Retirement Accounts, plus Keough Plan Accounts. () indicates loss. N.A. — Not available.

Top Deposit Takers Among Thrifts In Selected Deposit Categories*

Selected Deposit Breakdowns, as of December 31, 1983

Compiled by American Banker 1984

Rank 12/31/83		Total Deposits	1983 Net Income	NOW Accounts	MMDAs	Super NOWs	IRAs
	MINNESOTA						
35	Twin City Federal Savings & Loan Assn., Minneapolis	2,877,283,000	N.A.	N.A.	N.A.	N.A.	N.A.
94	Midwest Federal Savings & Loan Assn., Minneapolis	1,398,384,555	29,240,652	12,571,915	99,539,019	1,477,249	20,746,553
108	First Federal Savings & Loan Assn., Minneapolis	1,269,927,966	N.A.	28,671,419	132,997,124	5,620,751	75,835,783
135	Minnesota Federal Savings & Loan Assn., St. Paul	1,091,101,817	1,204,903	32,317,037	128,076,475	18,507,404	47,470,994
	MISSISSIPPI						
236	Unifirst Federal Savings & Loan Assn., Jackson	671,754,254	N.A.	N.A.	N.A.	N.A.	N.A.
	MISSOURI						
32	Community Federal Savings & Loan Assn., St. Louis	2,967,094,774	N.A.	73,924,202	264,317,776	7,640,160	184,814,115
44	Farm & Home Savings Assn., Nevada	2,403,095,734	N.A.	40,960,265	326,214,954	11,113,880	78,723,165
151	Roosevelt Federal Savings & Loan Assn., Chesterfield	989,939,324	(4,871,076)	23,225,596	139,294,923	0	42,820,592
171	St. Louis Federal Savings & Loan Assn., Clayton	864,094,391	4,261,285	11,807,163	142,308,938	672,518	36,836,968
277	United Postal Savings Assn., St. Louis	589,890,780	5,449,166	17,028,071	41,532,573	0	29,181,543
	NEBRASKA						
101	Commercial Federal Savings & Loan Assn., Omaha	1,294,011,000	N.A.	N.A.	N.A.	N.A.	N.A.
159	First Federal Savings & Loan Assn., Lincoln	939,057,837	6,071,845	0	181,849,881	32,974,726	28,446,264
179	American Charter Federal S & L Assn., Lincoln	836,421,475	N.A.	14,111,912	86,679,039	N.A.	36,965,192
	NEVADA						
195	Nevada Savings & Loan Assn., Las Vegas	788,942,000	N.A.	N.A.	N.A.	N.A.	N.A.
285	First Western Savings Assn., Las Vegas	579,808,000	N.A.	N.A.	N.A.	N.A.	N.A.
	NEW JERSEY						
17	City Federal Savings & Loan Assn., Elizabeth	4,907,952,000	42,554,000	150,576,000	722,758,000	64,148,000	243,394,000
25	Carteret Savings & Loan Assn., FA, Newark	3,569,054,000	34,809,000	56,231,000	471,736,000	57,025,000	N.A.
31	Howard Savings Bank, Newark	3,046,768,000	3,371,000	32,463,000	398,292,000	6,839,000	184,364,000
68	Hudson City Savings Bank, Jersey City	1,745,981,336	5,467,469	N.A.	407,834,340	17,409,649	68,691,260
127	Provident Savings Bank, Jersey City	1,125,931,000	362,000	11,414,000	172,162,000	6,599,000	26,455,000
158	Lincoln Federal Savings & Loan Assn., Westfield	944,035,000	N.A.	22,569,000	173,399,000	1,041,000	59,895,000
192	Morris County Savings Bank, Morristown	794,428,064	693,074	3,171,201	141,585,858	17,970,139	44,640,000
197	Columbia Savings & Loan Assn., Fair Lawn	783,447,172	(1,688,498)	3,186,421	126,237,822	24,125,510	69,874,476
213	Investors Savings & Loan Assn., Millburn	732,605,276	3,100,415	4,716,083	123,808,636	15,679,303	6,280,068
224	Collective Federal S & L Assn., Egg Harbor City	707,312,719	2,418,911	20,655,019	99,752,056	4,156,615	39,686,540
273	Queen City Savings & Loan Assn., Plainfield	600,437,125	8,910,368	14,818,429	149,316,875	3,448,314	35,184,210
276	Crestmont Federal Savings & Loan Assn., Maplewood	594,286,111	4,083,352	11,480,066	88,277,071	21,512,260	30,826,849
289	Security Savings & Loan Assn., Vineland	565,385,396	840,714	105,551,913	99,579,323	5,972,590	37,052,638
293	Jersey Shore Savings & Loan Assn., Toms River	553,918,000	N.A.	N.A.	N.A.	N.A.	N.A.
296	New Brunswick Savings Bank	552,744,602	1,455,040	14,084,856	111,186,493	1,427,791	19,240,875
	NEW MEXICO						
204	Albuquerque Federal Savings & Loan Assn.	751,556,488	N.A.	32,213,080	124,428,904	5,217,513	33,175,740
	NEW YORK						
6	Goldome FSB, Buffalo	9,834,219,000	N.A.	N.A.	N.A.	N.A.	N.A.
8	Metropolitan Savings Bank FSB, Brooklyn, New York	7,084,514,000	(33,075,520)	19,724,000	1,757,821,000	13,572,000	411,862,000
9	Dime Savings Bank of New York FSB, Brooklyn	6,125,183,000	N.A.	N.A.	N.A.	N.A.	N.A.
13	Anchor Savings Bank FSB, Northport	5,187,381,137	N.A.	N.A.	N.A.	N.A.	N.A.
15	Bowery Savings Bank, New York	5,087,682,000	N.A.	9,130,000	767,065,000	6,186,000	595,340,000
18	Dollar-Dry Dock Savings Bank, Bronx, New York	4,733,109,000	(16,791,000)	275,000	955,590,000	87,664,000	331,027,000
28	Long Island Savings Bank FSB, Queens, New York	3,209,883,000	9,577,000	40,818,000	667,255,000	2,503,000	180,103,000
34	American Savings Bank FSB, New York	2,885,612,000	13,592,000	0	590,983,000	68,569,000	215,490,000
37	Emigrant Savings Bank, New York	2,864,756,769	(37,199,593)	0	507,144,703	31,560,550	252,603,000
39	First Federal Savings & Loan Assn., Rochester	2,769,783,138	N.A.	50,842,016	748,515,322	1,010,666	123,834,058
43	Manhattan Savings Bank, New York	2,518,073,488	1,544,029	1,565,649	564,018,253	4,619,355	213,009,955
46	Rochester Community Savings Bank	2,333,648,000	N.A.	59,001,000	362,432,000	1,247,000	130,600,000
52	Williamsburgh Savings Bank, Brooklyn, New York	2,091,277,623	N.A.	4,886,817	430,991,378	0	136,849,934
61	Greater New York Savings Bank, New York	1,848,212,963	(12,816,703)	8,727,774	443,687,012	4,492,685	21,221,221
62	Seamen's Bank for Savings FSB, New York	1,829,287,000	N.A.	829,000	419,384,000	106,000	119,314,000
66	Green Point Savings Bank, Brooklyn, New York	1,772,546,575	20,922,115	9,866,658	264,617,296	3,409,880	89,124,196
67	Lincoln Savings Bank FSB, Brooklyn, New York	1,749,146,091	(25,542,243)	8,957,048	317,174,424	0	156,546
69	East River Savings Bank, New York	1,736,551,264	(4,716,293)	31,252,652	467,296,406	7,336,334	133,577,000
74	Albany Savings Bank FSB	1,634,584,762	N.A.	37,967,049	190,788,101	4,231,002	58,943,180
86	Astoria Federal Savings & Loan Assn., Queens, New York	1,471,214,791	7,143,643	5,587,402	212,136,002	19,030,056	82,943,103
91	Apple Bank For Savings, New York	1,408,617,000	4,054,000	20,369,000	315,615,000	0	70,800,000
121	East New York Savings Bank, Brooklyn, New York	1,162,214,471	1,624,499	16,056,394	234,913,625	0	81,293,357
125	Onbank, Syracuse	1,139,988,885	N.A.	15,082,038	155,817,901	11,850,209	70,695,114
130	Peoples Westchester Savings Bank, Tarrytown	1,115,997,729	N.A.	9,208,774	200,512,520	2,712,549	74,671,010
132	Syracuse Savings Bank	1,110,190,483	N.A.	5,879,196	166,087,797	1,585,565	58,387,306
134	Jamaica Savings Bank FSB, Lynbrook	1,095,333,239	2,360,685	7,545,188	122,039,834	4,626,942	62,569,298
140	Independence Savings Bank, Brooklyn, New York	1,059,684,246	4,339,797	24,789,161	260,808,915	2,600,175	61,525,256
150	Columbia Banking Federal S & L Assn., Rochester	993,676,985	N.A.	N.A.	N.A.	N.A.	N.A.
160	Ridgewood Savings Bank, Queens, New York	928,156,288	N.A.	0	189,902,998	449,649	56,170,675
170	Hamburg Savings Bank, Brooklyn, New York	882,553,814	23,281	7,967,381	110,193,221	0	41,280,642
182	Roosevelt Savings Bank, Brooklyn, New York	833,343,000	280,000	3,581,000	148,660,000	0	12,805,000
212	Century FS & LA of Long Island, Cedarhurst	734,236,000	N.A.	N.A.	N.A.	N.A.	N.A.
215	Roslyn Savings Bank	723,168,317	5,070,361	679,878	174,957,338	0	66,606,085
221	Queens County Savings Bank, Queens, New York	714,863,577	964,993	1,059,929	121,886,025	277,214	28,771,599
223	Columbia Federal Savings Bank, Queens, New York	708,345,829	5,890,068	25,118,707	105,990,405	375,473	10,183,381
227	Eastern Savings Bank, Scarsdale	703,734,869	(10,635,315)	0	168,401,196	6,219,274	30,388,717
232	Home & City Savings Bank, Albany	682,286,000	(1,389,000)	17,493,000	131,440,000	2,299,000	25,354,000
243	Monroe Savings Bank FSB, Rochester	661,243,041	N.A.	5,851,193	102,632,800	85,513	34,853,356
247	Richmond Hill Savings Bank, Queens, New York	647,118,708	N.A.	142,782	111,507,253	465,381	20,562,790
253	Binghamton Savings Bank	631,737,796	(3,684,589)	3,434,715	160,499,570	474,250	32,899,297
274	Staten Island Savings Bank, New York	598,426,288	4,975,400	1,866,076	87,853,790	2,298,750	28,042,952
281	Suburbia Fed. Savings & Loan Assn., Garden City	586,197,926	N.A.	20,925,677	141,732,481	653,567	34,327,145
284	Central Federal Savings, FSB, Long Beach	582,000,000	N.A.	N.A.	N.A.	N.A.	N.A.
286	Savings Bank of Utica	574,935,763	807,691	9,130,496	61,125,909	0	18,186,688
299	Westchester Federal Savings Bank, New Rochelle	551,539,526	6,792,545	16,527,923	125,765,617	2,755,752	N.A.
	NORTH CAROLINA						
235	First American Federal Savings & Loan Assn., Greensboro	672,435,583	N.A.	15,588,772	95,242,237	3,591,093	41,896,373
239	First Home Federal Savings & Loan Assn., Greensboro	668,942,787	5,340,729	16,863,983	148,331,672	0	25,000,000

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	NORTH DAKOTA						
174	Metropolitan Federal Savings & Loan Assn., Fargo	858,622,000	8,280,000	15,375,951	86,375,279	8,926,886	29,056,858
	OHIO						
59	Transohio Savings Bank, FSB, Cleveland	1,968,723,000	N.A.	28,798,000	296,445,000	15,597,000	96,911,000
90	Broadview Savings & Loan Co., Cleveland	1,448,209,068	11,641,566	43,744,127	206,827,441	2,669,366	74,638,379
96	Ohio Savings Assn., Cleveland	1,353,077,172	6,408,651	49,017,530	293,632,325	1,755,684	91,207,682
97	Citizens Federal Savings & Loan Assn., Dayton	1,328,747,735	292,383	13,570,514	204,109,286	33,249,199	72,797,444
104	Gem Savings Assn., Dayton	1,290,817,000	N.A.	N.A.	N.A.	N.A.	N.A.
128	Cardinal Federal Savings & Loan Assn., Cleveland	1,122,232,211	(5,074,211)	14,866,344	189,074,650	9,833,357	64,193,864
146	Third Federal Savings & Loan Assn., Cleveland	1,019,352,458	10,315,513	11,352,069	132,373,139	5,945,320	62,988,284
164	Buckeye Federal Savings & Loan Assn., Columbus	910,658,000	N.A.	N.A.	108,270,000	N.A.	N.A.
165	First Federal Savings & Loan Assn., Toledo	908,842,746	N.A.	11,013,673	239,210,296	0	75,297,572
168	Mid-America Federal Savings & Loan Assn., Columbus	883,972,000	N.A.	N.A.	N.A.	N.A.	N.A.
183	Diamond Savings & Loan Co., Findlay	832,443,846	(140,176)	N.A.	122,218,182	N.A.	50,866,686
186	Eagle Savings Assn., Cincinnati	819,523,204	N.A.	24,826,421	102,434,534	1,847,904	66,635,236
187	Continental Federal Savings & Loan Assn., Cleveland	819,411,321	N.A.	N.A.	N.A.	N.A.	N.A.
218	State Savings Bank, Columbus	720,221,087	5,289,804	N.A.	N.A.	N.A.	N.A.
241	Citizens Savings Bank, Canton	665,393,345	2,406,239	13,227,029	57,609,645	2,007,842	31,207,000
248	First Federal Savings Bank, Cleveland	642,402,957	11,023,375	5,141,152	78,870,170	9,646,309	36,806,000
250	Home Savings & Loan Co., Youngstown	636,469,645	1,738,917	5,030,581	87,569,622	2,666,351	34,781,667
251	First Federal Savings & Loan Assn., Canton	634,501,294	1,048,610	10,717,613	90,886,416	2,034,592	37,200,000
258	Equitable Federal Savings & Loan Assn., Lancaster	619,331,000	N.A.	N.A.	N.A.	N.A.	N.A.
	OKLAHOMA						
133	Sooner Federal Savings & Loan Assn., Tulsa	1,109,630,000	373,000	N.A.	N.A.	N.A.	N.A.
275	Frontier Fed. Savings & Loan Assn., Ponca City	597,137,000	N.A.	N.A.	N.A.	N.A.	N.A.
280	Local Federal Savings & Loan Assn., Oklahoma City	586,322,000	645,000	13,000,000	64,744,000	10,428,000	25,783,000
	OREGON						
48	Benjamin Franklin Federal S & L Assn., Portland	2,194,134,929	33,349,980	57,897,197	336,318,084	14,828,093	183,441,533
83	Far West Federal Bank, Portland	1,508,787,399	N.A.	60,445,641	328,400,737	32,620,871	110,793,422
	PENNSYLVANIA						
5	Philadelphia Saving Fund Society	9,987,139,000	26,235,000	77,933,000	1,086,333,000	20,741,000	532,607,000
54	Atlantic Financial Federal, Bala Cynwyd	2,035,608,000	1,745,000	34,175,000	367,535,000	3,510,000	172,801,000
76	Beneficial Savings Bank, Philadelphia	1,569,032,000	N.A.	8,641,000	232,344,000	2,898,000	59,215,000
81	First Federal Savings & Loan Assn., Pittsburgh	1,528,507,286	N.A.	N.A.	N.A.	N.A.	N.A.
98	Hill Financial Savings Assn., Red Hill	1,313,998,978	N.A.	13,154,639	187,793,671	20,981,023	41,112,877
103	Dollar Savings Bank, Pittsburgh	1,291,548,000	(4,754,000)	17,183,000	264,480,000	2,342,000	67,940,000
106	Germantown Savings Bank, Bala Cynwyd	1,279,565,961	N.A.	40,078,521	205,856,067	8,249,260	59,808,817
113	Horizon Financial, FA, Southampton	1,206,663,930	N.A.	17,906,290	248,615,282	1,859,716	62,364,000
149	Landmark Savings Assn., Pittsburgh	993,829,000	5,871,000	12,927,000	201,454,000	0	48,782,000
191	Commonwealth Federal S & L Assn., Norristown	797,333,961	N.A.	23,693,213	145,322,217	0	N.A.
269	First Federal Savings & Loan Assn., Flourtown	603,023,000	5,400,000	N.A.	N.A.	N.A.	N.A.
	PUERTO RICO						
214	First Federal Savings Bank, Santurce	725,769,729	1,262,769	11,000,746	N.A.	71,664,144	0
300	Caguas Federal Savings & Loan Assn.	550,909,828	12,730,605	9,232,691	4,333,424	84,157,742	987,662
	RHODE ISLAND						
176	Citizens Savings Bank, Providence	847,955,766	N.A.	0	234,670,223	0	48,754,609
266	Old Colony Co-operative Bank, Providence	610,916,320	N.A.	0	103,091,520	0	36,962,354
	SOUTH CAROLINA						
136	First Federal Savings & Loan Assn., Greenville	1,088,533,478	364,823	57,233,007	125,017,537	2,582,418	74,704,000
230	Security Federal Savings & Loan Assn., Columbia	687,082,231	N.A.	13,441,795	86,081,595	123,684	62,745,721
233	American Federal Bank FSB, Greenville	676,139,006	N.A.	26,803,464	135,438,980	19,945,875	47,330,095
295	South Carolina Federal Savings Bank, Columbia	553,241,067	(5,192,000)	12,983,024	84,516,917	137,578	36,981,731
	TENNESSEE						
110	Leader Federal Savings & Loan Assn., Memphis	1,221,061,114	5,563,602	32,984,833	223,395,060	0	67,490,983
222	Fidelity Federal Savings & Loan Assn., Nashville	713,424,402	(405,257)	10,646,248	100,095,069	1,739,319	40,475,000
254	Home Federal Savings Bank of Tennessee, Knoxville	628,908,499	2,011,017	34,827,662	65,744,628	2,022,753	18,880,050
256	Metropolitan Federal S & L Assn., Nashville	625,393,482	6,846,724	N.A.	N.A.	N.A.	N.A.
	TEXAS						
36	Gibraltar Savings Assn., Houston	2,871,853,430	53,475,481	32,762,633	264,383,439	34,586,920	95,029,224
41	United Savings Assn., Houston	2,613,259,647	6,421,411	63,631,000	N.A.	17,387,000	126,924,000
50	University Savings Assn., Houston	2,140,026,103	26,371,919	98,860,685	228,678,312	0	138,113,815
55	First Texas Savings Assn., Dallas	2,030,096,318	N.A.	N.A.	N.A.	N.A.	N.A.
84	Dallas Federal Savings & Loan Assn	1,490,000,000	N.A.	N.A.	N.A.	N.A.	N.A.
112	San Antonio Savings Assn.	1,208,666,805	12,576,379	31,260,445	222,895,982	14,251,133	44,330,468
123	Lamar Savings Assn., Austin	1,151,210,861	N.A.	N.A.	N.A.	N.A.	N.A.
156	Texas Federal Savings & Loan Assn., Dallas	968,315,451	6,941,418	39,022,902	254,149,437	13,480,564	72,855,023
178	Gill Savings Assn., Hondo	838,645,000	N.A.	N.A.	N.A.	N.A.	N.A.
210	Benjamin Franklin Savings Assn., Houston	738,380,282	6,560,522	24,127,629	88,864,741	2,892,117	34,356,145
225	City Savings & Loan Assn., San Angelo	705,754,000	N.A.	N.A.	N.A.	N.A.	N.A.
226	Guardian Savings & Loan Assn., Dallas	703,958,000	N.A.	N.A.	N.A.	N.A.	N.A.
245	State Savings & Loan Assn., Lubbock	658,719,000	N.A.	N.A.	N.A.	N.A.	N.A.
298	San Jacinto Savings Assn., Houston	552,565,000	N.A.	N.A.	N.A.	N.A.	N.A.
	UTAH						
73	American Savings & Loan Assn., Salt Lake City	1,651,445,000	(6,643,000)	41,097,000	239,012,000	67,052,000	71,896,000
	VIRGINIA						
57	Perpetual American Bank, FSB, McLean	1,979,912,411	(5,956,457)	26,223,172	387,173,746	7,712,698	N.A.
228	Continental Federal Savings & Loan Assn., Fairfax	691,580,781	(16,263)	26,910,611	193,684,587	19,385,688	52,783,256
260	Dominion Federal Savings & Loan Assn., McLean	618,375,051	11,707,000	9,603,457	271,260,078	7,300,000	23,301,200
264	Virginia Federal Savings & Loan Assn., Richmond	612,644,883	681,618	8,051,427	72,402,855	22,194,082	11,240,389

* A breakdown of deposit accounts for the top 300 thrifts in deposits on 12/31/83. NOW accounts — Negotiable Order of Withdrawal accounts, excluding Super NOWs. MMDA's — Money Market Deposit Accounts introduced in December 1982. Super NOWs — NOW accounts introduced in January 1983. IRAs — Individual Retirement Accounts, plus Keough Plan Accounts. () indicates loss. N.A. — Not available.

Top Deposit Takers Among Thrifts In Selected Deposit Categories*

Selected Deposit Breakdowns, as of December 31, 1983

Compiled by American Banker 1984

Rank 12/31/83		Total Deposits	1983 Net Income	NOW Accounts	MMDAs	Super NOWs	IRAs
	WASHINGTON						
38	Washington Mutual Savings Bank, Seattle	2,796,870,000	7,371,000	0	1,025,701,000	0	9,216,200
72	Pacific First Federal Savings Bank, Tacoma	1,660,206,753	220,429	41,871,068	1,200,100,095	0	107,603,411
234	Capital Savings Bank F.A., Olympia	673,944,855	N.A.	N.A.	N.A.	N.A.	N.A.
255	Washington Federal Savings & Loan Assn., Seattle	625,648,325	17,262,000	0	204,231,000	0	20,896,000
	WISCONSIN						
102	Security Savings & Loan Assn., Milwaukee	1,293,767,000	N.A.	N.A.	N.A.	N.A.	N.A.
154	First Savings Association of Wisconsin, Milwaukee	981,758,000	N.A.	29,276,000	119,180,000	4,155,000	N.A.
208	Mutual Savings & Loan Assn. of Wisconsin, Milwaukee	740,905,800	3,119,408	N.A.	N.A.	N.A.	N.A.
220	Anchor Savings & Loan Assn., Madison	719,634,00	N.A.	13,801,000	72,951,000	6,016,000	41,337,000

Top 25 Deposit-Taking Institutions in the U.S.

Based on Total Deposits on 12/31/83
(Dollar Amounts in Millions)

Rank	Institution	Deposits
1	Bank of America NT&SA, San Francisco	$90,250
2	Citibank NA, New York	78,392
3	Chase Manhattan Bank NA, New York	59,825
4	Manufacturers Hanover Trust Co., New York	42,186
5	Morgan Guaranty Trust Co., New York	39,419
6	Chemical Bank, New York	33,356
7	Continental Illinois NB&T Co., Chicago	30,082
8	First National Bank, Chicago	27,855
9	Security Pacific National Bank, Los Angeles	27,763
10	Bankers Trust Co., New York	24,507
11	Wells Fargo Bank NA, San Francisco	20,544
12	Crocker National Bank, San Francisco	19,045
13	**American Savings & Loan Assn., Stockton, Calif.**	**18,262**
14	Marine Midland Bank, NA, Buffalo, N.Y.	16,410
15	**Home Savings of America, FA, Los Angeles**	**15,507**
16	First Interstate Bank of Calif., Los Angeles	15,266
17	**Great Western Savings, FS&LA, Beverly Hills, Calif.**	**13,542**
18	Mellon Bank NA, Pittsburgh	12,925
19	First National Bank, Boston	11,180
20	**California Fed. Savings & Loan Assn., Los Angeles**	**11,060**
21	Irving Trust Co., New York	10,701
22	**Philadelphia Saving Fund Society**	**9,987**
23	**Goldome FSB, Buffalo, N.Y.**	**9,834**
24	Bank of New York	9,565
25	RepublicBank Dallas NA	8,755

Top 25 Institutions in Individual Retirement Accounts

IRA Rank	Institution	$ Amount in IRA Accounts	% of Total Deposits	Deposit Rank
1	**Bank of America NT&SA**	**1,101,973,000**	**1.22**	**1**
2	Bowery Savings Bank	595,340,000	11.70	15
3	**Wells Fargo Bank NA**	**549,928,000**	**2.68**	**11**
4	Philadelphia Saving Fund Society	532,607,000	5.33	5
5	**Citibank NA**	**487,000,000**	**0.62**	**2**
6	**First National Bank**	**451,674,000**	**1.62**	**8**
7	Metropolitan Savings Bank, FSB	411,862,000	5.81	8
8	World Savings, FS&LA	340,654,029	5.91	12
9	Dollar-Dry Dock Savings Bank	331,027,000	6.99	18
10	**Security Pacific National Bank**	**310,204,000**	**1.12**	**9**
11	First Nationwide Savings, FS&LA	285,010,867	4.87	11
12	American Savings & Loan Assn.	269,411,000	1.48	1
13	Emigrant Savings Bank	252,603,000	8.82	37
14	Home Fed. Savings & Loan Assn.	248,631,998	4.88	14
15	City Federal Savings & Loan Assn.	243,394,000	4.96	17
16	**Crocker National Bank**	**231,053,000**	**1.21**	**14**
17	**Marine Midland Bank NA**	**217,039,000**	**1.32**	**13**
18	American Savings Bank, FSB	215,490,000	7.47	34
19	**Chemical Bank**	**213,781,000**	**0.64**	**6**
20	Manhattan Savings Bank	213,009,955	8.46	43
21	**NCNB National Bank**	**196,043,000**	**2.97**	**24**
22	Sears Savings Bank	188,901,000	4.97	23
23	**Manufacturers Hanover Trust Co.**	**185,438,000**	**0.44**	**4**
24	Coast Fed. Savings of America	184,883,851	4.50	20
25	Community Fed. S&L Assn.	184,814,115	6.23	32

Top 25 Banks in Individual Retirement Accounts

IRA Rank	Institution	$ Amount in IRA Accounts	% of Total Deposits	Deposit Rank
1	Bank of America NT&SA	1,101,973,000	1.22	1
2	Wells Fargo Bank NA	549,928,000	2.68	11
3	Citibank NA	487,000,000	0.62	2
4	First National Bank, Chicago	451,674,000	1.62	8
5	Security Pacific National Bank	310,204,000	1.12	9
6	Crocker National Bank	231,053,000	1.21	12
7	Marine Midland Bank NA	217,039,000	1.32	13
8	Chemical Bank	213,781,000	0.64	6
9	NCNB National Bank	196,043,000	2.97	24
10	Manufacturers Hanover Trust Co.	185,438,000	0.44	4
11	Wachovia B&T Co. NA	181,839,000	3.12	30
12	Sovran Bank NA	178,958,000	3.21	32
13	BancOhio National Bank	173,487,000	3.64	34
14	Comerica Bank-Detroit	150,675,000	3.41	42
15	National Bank of Detroit	145,522,000	1.91	21
16	Connecticut National Bank	143,398,000	4.12	60
17	United States National Bank	127,105,000	2.89	43
18	Harris Trust & Savings Bank	126,691,000	2.68	35
19	AmeriTrust Co. NA	124,584,000	2.73	38
20	Lincoln First Bank NA	121,180,000	3.95	65
21	Maryland National Bank	119,389,000	3.53	62
22	Bank of New York	116,895,000	1.22	18
23	Chase Manhattan Bank NA	114,178,000	0.19	3
24	United Virginia Bank	112,815,000	2.71	46
25	Valley Nat'l Bank, Ariz.	111,125,000	1.69	25

Top 25 Thrifts in Individual Retirement Accounts

IRA Rank	Institution	$ Amount in IRA Accounts	% of Total Deposits	Deposit Rank
1	Bowery Savings Bank	595,340,000	11.70	15
2	Philadelphia Saving Fund Society	532,607,000	5.33	5
3	Metropolitan Savings Bank FSB	411,862,000	5.81	8
4	World Savings, FS&LA	340,654,029	5.91	12
5	Dollar-Dry Dock Savings Bank	331,027,000	6.99	18
6	First Nationwide Savings, FS&LA	285,010,867	4.87	11
7	American Savings & Loan Assn.	269,411,000	1.48	1
8	Emigrant Savings Bank	252,603,000	8.82	37
9	Home Fed. Savings & Loan Assn.	248,631,998	4.88	14
10	City Federal Savings & Loan Assn.	243,394,000	4.96	17
11	American Savings Bank, FSB	215,490,000	7.47	34
12	Manhattan Savings Bank	213,009,955	8.46	43
13	Sears Savings Bank	188,901,000	4.97	23
14	Coast Fed. Savings of America	184,883,851	4.50	20
15	Community Fed. S&L Assn.	184,814,115	6.23	32
16	Howard Savings Bank	184,364,000	6.05	31
17	Gibraltar Savings	184,333,000	4.99	24
18	Benjamin Franklin Fed. S&L Assn.	183,441,533	8.36	48
19	AmeriFirst Fed. S&L Assn.	181,328,000	5.82	30
20	Long Island Savings Bank FSB	180,103,000	5.61	28
21	Atlantic Financial Federal	172,801,000	8.49	54
22	First Federal of Michigan	172,480,000	3.77	19
23	People's Savings Bank-Bridgeport	147,366,873	4.64	29
24	Standard Federal S&L Assn.	147,046,134	3.68	21
25	University Savings Assn.	138,113,815	6.45	50

IRA . . .

Continued from page 1

United States, is second in IRAs and Keogh accounts with $595 million.

• The top 300 thrift institutions — savings banks and savings and loan associations — and the top 300 commercial banks account for 30 cents of every IRA dollar outstanding at all financial institutions.

• The top 300 thrifts account for nearly 50% of that industry's total IRAs, as do the top 300 commercial banks.

• Of the top 25 institutions ranked by IRAs and Keogh accounts, 15 are thrift institutions.

These are some of the findings of the *American Banker*'s newest survey, published today. This survey identifies the top 25 deposit-taking institutions among commercial banks and thrift institutions.

In addition, it lists the top 25 commercial banks in IRAs and Keogh accounts; the top 25 thrift institutions in IRAs; and the top 25 deposit-taking institutions in IRAs. Geographical listings of the top 300 thrifts and the top 300 commercial banks with a breakdown of deposit types, including NOW, Super NOW, money market, and individual retirement accounts also appear in today's issue.

These data were gathered by the *American Banker* for its listings of the top 300 thrifts and the top 300 commercial banks, which were published on Feb. 28 and March 16, respectively.

Bank of America is the largest retail commercial bank in the nation and has 1,175 branches throughout California. Bowery is the largest savings bank in deposits; its $595 million in IRAs make up almost 12% of its total deposits.

IRAs Total $95.8 Billion

According to the *IRA Reporter*, a Cleveland-based newsletter, the dollar amount of IRAs for the entire financial industry — commercial banks, thrifts, credit unions, self-directed stockbrokers, mutual funds, and life insurance companies — totaled $95.8 billion. Of that amount, $28.8 billion is held by commercial banks; $30.4 billion is controlled by thrifts; $4.3 billion is kept by credit unions; mutual funds maintain $10.7 billion; and stockbrokers and life insurance companies possess $12.1 billion and $9.5 billion, respectively.

Among the top 300 thrifts, 216 reported having IRAs and Keogh accounts totaling $15.0 billion, or 49.3% of the $30.4 billion held by the entire thrift industry at yearend.

At 85 thrift institutions the information was unavailable, and one reported it does not offer IRAs. Three large California savings and loan associations are among the thrifts that failed to report their IRA dollar amounts. They are: Home Savings of America FA, Los Angeles, ranked second in deposits; third-ranked Great Western Savings FS&LA, Beverly Hills; and fourth-ranked California Federal Savings & Loan Association, Los Angeles.

Of the top 300 commercial banks, 274 indicated they offered these accounts, which amounted to $13.9 billion, or 48.1% of the entire industry's totals. (Twelve reported they had no IFAs, and 14 did not provide the information.)

Deposit Institutions Total 66%

The total for these 490 institutions is $28.8 billion, accounting for 30.1% of the IRAs and Keoghs outstanding. The $59.2 billion held by all thrifts and commercial banks represents 61.8% of the financial industry's total. For all deposit-taking institutions, including credit unions, the total dollar amount of IRAs is $63.5 billion — 66.3% of the national total.

At the top thrift institutions, IRAs make up 4.5% of the $490.4 billion in total deposits. IRAs at commercial banks, on the other hand, account for only 1.2% of the top 300's $1.1 trillion in deposits.

Bowery Savings Bank's IRA-to-total-deposit ratio of 11.7% leads all other thrifts and commercial banks in the top 25. The next highest percentage is Emigrant Savings Bank, New York, which ranks 13th among the top deposit-takers in IRAs. Emigrant has $252.6 million in IRAs and Keogh accounts, which makes up 8.8% of the total deposits. Emigrant is the 37th largest thrift.

Emigrant is followed by 20th ranked Manhattan Savings Bank, New York, with $213 million accounting for 8.5% of its deposits. Manhattan Savings Bank is the 43d largest thrift.

Among commercial banks, Connecticut National Bank, Hartford, 16th within its group, has the highest IRA-to-deposit ratio with 4.1%. Connecticut National has $143.4 million in IRAs and is followed by: Lincoln First Bank NA, Rochester, N.Y., whose IRAs made up 4.0% of total deposits. Lincoln First ranks 65th in the nation and comes in 20th among the banks; and BancOhio National Bank, Columbus, 34th in the nation, and 13th in IRAs with $173.5 million, which accounts for 3.6% of the bank's deposits.

As of Dec. 31, the total dollar amount for all IRAs was $95.8 billion, up 72.2% from yearend 1982's $55.3 billion. Based on figures provided by the *IRA Reporter*, since 1981 IRA volume has increased 258% across the nation. At banks, the figure is up 67.4% from 1982 and 343.1% since 1981, when IRAs totaled $6.5 billion. At thrift institutions, IRAs are up 44.7% from 1982 and 121.3% from the $13.6 billion registered in 1981. ■

Records . . .

Continued from page 27

The law was enacted by the state legislature to promote "the people's right to know the process of governmental decision-making and to review the documents and statistics leading to determinations."

Chief Judge Cooke wrote, "The requested minutes are 'records' under the plain language of FOIL [the Freedom of Information Law] .... Additionally, inclusion of the documents requested here furthers the policy behind FOIL." The opinion also said that the minutes are "relevant to a governmental desision-making process," because they are used by the department to regulate the insurance industry.

According to the opinion, the insurbest protected the interest of the policyholders.

ance companies argued "that sensitive information about a company's policy, financial management, investment strategy, and problems will be revealed, and thus ruin its competitive edge and be detrimental to the interest of policyholders." The court responded that no evidence was given to support this claim.

"If [the companies] can establish that indeed disclosure will substantially injure their competitive positions, they will be entitled to an exemption."

Representatives of the insurance department and the three companies involved are reserving comment on the decision until reviewing it.

Pat Wood of Metropolitan Life, however, said company officials were "disappointed in the decision. We firmly believe that release of that information will hurt our competitive position." ■

Nigerian Loan Rescheduling Expected

By JONATHAN FRIEDLAND

WASHINGTON — Nigeria is expected to complete the rescheduling of its estimated $5.6 billion in overdue short-term trade credits early this week, senior banking officials said last Wednesday.

Like the recent bridge loan for Argentina, participating banks will be accepting a meager return. But despite some unhappiness over the interest rates involved, creditors are likely to approve the package.

If the plan is approved, Nigeria will have $600 million more in debt arrears and nearly $2 billion a year in added payments after 1987. But the debt is structured to keep Nigeria's debt service obligations fairly stable through the end of the decade.

The Nigerian government refused to pay higher rates and the rescheduling participants, apparently feeling that Africa's most populous nation is in dire economic straits, are agreeing to go easy for the time being so as not to drain away its precious foreign exchange reserves.

Under the terms of the offer, trade creditors will get six-year prommissory notes with a 30-month grace period, at an interest rate 1% over the London interbank offered rate. Once the loan papers are signed, interest will have begun accumulating as of Jan. 1, 1984.

"As of today, the offer remains at one percent over Libor," said one banker close to the deal, "but if they have to give a little at the end to get unanimous consent, it won't be a matter of national pride."

The last rescheduling of a similar package of uninsured trade credits, which took place last summer, was at 1.5% over Libor.

Nigeria's largest U.S. creditor, the International Telephone and Telephone Co., is owed about $300 million, said company officials. This stems from contacts won in 1977 and 1978 to upgrade the Nigerian telephone system.

Despite the nation's financial problems, ITT officials say they are still working in Nigeria and remain keen to do so.

"We are fairly confident. Negotiations have been proceeding smoothly," said company spokesman Jim Noone at ITT's Washington office. "We hope that the outcome is such that we can continue doing business with the Nigerians."

Most company officials and bankers say that the main issue in their minds is not Nigeria's insistence on easy interest rates but that the first new rescheduling since the Buhari government took over in a New Year's Eve coup d'etat, is well on the road to completion.

"We'd rather keep good faith with Lagos than tear our hair out over a fraction of a percentage point," said one regional banker, whose bank has a number of clients doing business in Nigeria.

Since taking office, the Buhari government has been slow to settle on terms with its creditors, including the International Monetary Fund, where Nigerian officials have been negotiating for a $2 billion, three-year loan agreement.

And a number of bankers see the Nigerian tactic of playing hardball with the fund and with commercial creditors as not being dissimilar to the strategy adopted by the Argentine Finance Ministry last week.

"It's somewhat ironic that the Argentines recently put in place a new civilian government while in Nigeria the opposite has happened," said another.

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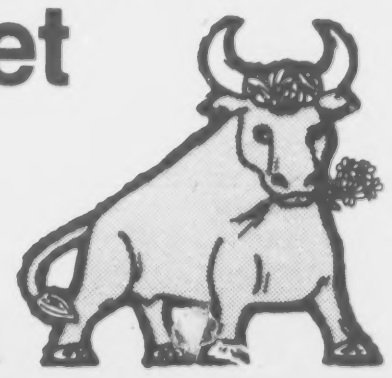

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Top Deposits . . .

Continued from page 1

ings and loan associations, and savings banks in the nation at yearend 1983.

These same 25 deposit takers comprise 19 commercial banks, 4 savings and loan associations, and 2 savings banks. Ten of the institutions are located in New York; nine are in California; two each are located in Illinois and Pennsylvania; and one each in Massachusetts and Texas.

These are some findings from the *American Banker*'s new survey of the top deposit-taking institutions among commercial banks and thrift institutions —savings and loan associations and savings banks. The survey, which appears today, is a follow-up to the Top 300 Thrift Institutions, published Feb. 28, and the Top 300 Commercial Banks, published March 16.

Some of the other major findings of the survey are listed below:

• Bank of America NT&SA, San Francisco, is the largest deposit-taking institution in the United States with $90.3 billion in deposits at yearend 1983.

• American Savings & Loan Association, Stockton, Calif., the nation's largest thrift institution, is also the 13th largest deposit-taking institution with $18.3 billion in deposits on Dec. 31.

• Philadelphia Saving Fund Society, the largest savings bank in the nation, is also the 22d largest deposit taker, with $10 billion in deposits.

Tabulations at a Glance

The tabulation consists of six major tables. The first table is a geographical breakdown of the top 300 commercial banks in deposits. Within each state, the banks are listed in order of total deposits.

Also included in this listing is a selected, partial breakdown of deposits into four categories: negotiable order of withdrawal (or NOW) accounts, money market deposit accounts, Super NOW accounts, and individual retirement accounts plus Keogh accounts. In addition, the bank's total number of branches — both domestic and foreign — plus the total number of equivalent full-time employees is shown.

The second table is a geographical breakdown of the top 300 thrift institutions in total deposits. The presentation for the thrifts is similar to that for the commercial banks. However, the 1983 net income for each of the top 300 thrifts is shown, but data on branches and employees are not given.

Tables 3 through 6 are summary tables of the data found in tables one and two. Table 3 is the Top 25 Deposit-Taking Institutions (among commercial banks and thrifts). Table 4 is the Top 25 Institutions in IRAs. This table identifies the top commercial banks and the top thrifts in IRA and Keogh deposits.

Table 5 identifies the top 25 Commercial Banks in IRAs, and Table 6 identifies the Top 25 Thrifts in IRAs.

Other Survey Findings

The survey also found that:

• Of the top 300 thrift institutions, 177 reported their net income for 1983. Of the 177 reporting, 28 had losses for the year. The thrifts with the most extensive losses were the New York-based savings banks. For example, Emigrant Savings Bank lost $37.2 million; Metropolitan Savings Bank FSB, Brooklyn, lost $33.1 million; and Lincoln Savings Bank FSB, Brooklyn, lost $25.5 million.

Outside New York, the largest loss was reported by Freedom Savings and Loan Association, Tampa, Fla. The $1.46 billion-deposit institution lost $20.9 million in 1983. The second largest loss outside New York was reported by $2.1 billion-deposit Georgia Federal Bank FSB, Atlanta. It lost $18.6 million last year.

(It is important to note that the *American Banker* asked thrifts to report their net income on a voluntary basis for the first time this year. And 59% of the top 300 thrifts responded to this question. *American Banker* publishes the net income figures today because of the substantial reader response to our publication of the 10 most profitable thrifts on Feb. 28.)

• The three largest institutions in Super NOW accounts are Bank of America, with $926 million, or 1.03% of its total deposits; Security Pacific National Bank with $478 million, or 1.72% of its total; and Empire of America FSA, Southfield, Mich., with $399.6 million in Super NOWs, or 6.8% of its total deposits. Empire of America is the nation's 10th largest thrift institution with $5.9 billion in deposits at yearend.

• The three largest institutions in money market deposit accounts are all commercial banks. They are: Bank of America, Wells Fargo Bank NA, and Citibank NA. BofA had $13.4 billion in MMDAs at yearend, or 14.86% of its total deposits. Wells Fargo had $4.8 billion, or 23.4% of its deposit total. Citibank had $4.2 billion, or 5.34% of its total deposits. The largest thrift in MMDAs is Home Savings of America FA, Los Angeles, with $3.9 billion, or 25% of total deposits. Home Savings is the second largest thrift in the nation.

• The three largest institutions in NOW accounts are all California-based commercial banks. They are Bank of America with $1.7 billion, or 1.88% of total deposits; Wells Fargo with $1.36 billion, or 6.63% of total deposits; and Security Pacific with $1.27 billion, or 4.57% of total deposits. ■

Anchorage . . .

Continued from page 1

ca, San Francisco, and Capital Holding Co., Nashville.

It differs from the BofA-Capital deal, however, in that, instead of charging a flat rent to the insurance company, Alaska Mutual will charge Equitable a rent which is tied to the latter's production from the office.

Alaska Mutual senior vice president George Diener stressed, however, that the thrift would not participate in profits from the premiums sold by Equitable.

The Alaska arrangement also differs in that Alaska Mutual is without a trust department of its own and expects in the future that Equitable will handle trust business for the bank. That is business which otherwise might have gone to other institutions — and also taking possible lending business with it.

Mr. Diener noted that, perhaps more than in the "lower 48" states, Alaska has many individual entrepreneurs who are in need of life insurance in order to complete a credit package. He said the relationship with Equitable will facilitate completion of business for the bank, the insurance company, and the customer.

Both the insurance company and the bank, in dealing with loan-related business, will recommend each other to customers. But customers will in no way be under obligation to use the services of either institution, Mr. Diener stressed.

Equitable products will be available immediately at Alaska Mutual's Benson and Minnesota branch in Anchorage. These products will include a variety of individual and group life and health insurance policies, single premium-deferred annuities, pension plans, profit-sharing, and investment management services.

"Equitable is moving aggressively to position itself nationally as a provider of a full range of financial services," said William M. Mehner, agency manager for Equitable in Alaska.

"The arrangement with Alaska Mutual Bank is one of many joint venture arrangements Equitable will be undertaking with various kinds of financial institutions throughout America."

Alaska Mutual has five locations, all in the Anchorage area, but a spokesman said there are no plans to provide space for Equitable at the other branches.

Equitable's office at the bank will be on the second floor. Mr. Diener noted that loan and production offices of the bank are on the third floor of the building, far enough to maintain a hands-off distance between officers of the two firms, but close enough that customers can easily go from one company to the other.

"We are excited about the potential our new relationship offers in presenting complete financial packages to our customers," said Alaska Mutual president and chief executive officer Joseph C. Miller. "The bank may sell long-term loans to Equitable, or Equitable may become an investor on some bank-originated loans."

In addition to a future trust relationship, Mr. Miller noted, other services being evaluated include residential, commercial, and mortgage loan insurance, property insurance, and joint real estate ventures.

BofA and Capital Holding broke ground in the banking and insurance businesses in mid-February when they announced a pilot program in which Capital would have a physical presence in branches of the bank.

Initially, there will be only six such branches, plus 14 satellite branches with direct telephone links, in two California cities, Bakersfield and Santa Barbara. The two firms will evaluate the program for possible expansion throughout California.

When the BofA-Capital venture was announced, BofA made it clear it still felt federal laws should be changed to allow banks direct entry into the insurance business.

Reaction by California independent insurance agents and brokers was quick and negative, but so far, no legislative or legal action has been taken to block the agreement. ■

Fed Raises Discount Rate to 9%

By JOHN P. FORDE

NEW YORK — The Federal Reserve Friday announced an increase in the discout rate from 8½% to 9% effective Monday, April 9. The discount rate is the rate charged banks borrowing from the Fed's district banks.

The change in the rate, the first since late 1982, was undertaken in light of the relatively wide spread that has developed in recent weeks between short-term market rates and the discount rate.

In announcing the change, the board voted on requests submitted by the boards of directors of the reserve banks of Boston, New York, Philadelphia, Richmond, Chicago, St. Louis, Minneapolis, and Dallas. ■

FCB Corp. Acquisitions

ST. LOUIS — The Federal Reserve Bank of St. Louis has approved the application by FCB Corp., Collinsville, Ill., to acquire First County Bank, Maryville, Ill., and First State Bank of Morrisonville, Morrisonville, Ill. ■

Dear Reader, How Are We Doing?

The American Banker wants very much to make sure its statistical listings for the financial services industry meet your information needs. So would you spend a moment to give us some feedback on the **Top Deposit Takers** survey that appears in today's edition? Over the past year we have incorporated many of your suggestions to provide you more meaningful information. Please return this questionnaire to: L. Michael Cacace, Statistical Chief, American Banker, One State Street Plaza, New York, N.Y. 10004 (212) 943-4836).

(A) Very useful ☐ (B) Somewhat useful ☐ (C) Not useful ☐

2. How would you **change** the tabulation to make it more useful? What would you add?

3. What do you like **best** about this tabulation?

4. What do you like **least** about this tabulation?

5. How do you use this information in your work?

6. What new statistical survey would you like to see?

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